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Lender: EnerBank USA

Application Number: **EnerBankUSA**<sup>®</sup>**Consumer Promissory Note & Disclosure Statement and Security Agreement**

(This is a Consumer Credit Transaction and a Nonnegotiable Consumer Note)

**Borrower(s):** Marie Lauture  
188-17 119th Road, Saint Albans, NY 11412

**Principal Amount:** \$45,000.00**Date of Note:** September 5, 2022**Truth In Lending Disclosure Statement**

<b>Annual Percentage Rate</b> The cost of my credit as a yearly rate.	<b>Finance Charge</b> The dollar amount the credit will cost me.	<b>Amount Financed</b> The amount of credit provided to me or on my behalf.	<b>Total Payments</b> The amount I will have paid after I have made all payments as scheduled.
<b>4.49%</b>	<b>\$33,132.00 (e)*</b>	<b>\$45,000.00</b>	<b>\$78,132.00 (e)*</b>

**Estimated Payment Schedule:**

<b>Number of Payments</b>	<b>Amount of Monthly Payments</b>	<b>When Payments are Due</b>
<b>300</b>	<b>\$260.44</b>	Monthly, beginning 395 days after the second funding of my Loan.

**Property Insurance.** I may obtain insurance from any reputable insurance company of my choice.**Estimated Payment Schedule.** The schedule and amounts shown above are based on the assumption that no prepayments will be made prior to any re-amortization date. Exact payment amounts and due dates will be provided in my monthly statements. See Section 1, Definitions, and Section 3, Payments, below for additional details.**Security.** I am giving a security interest in the goods or property being purchased.**Late Charge.** If a payment is not made within 10 days of the date it is due, I will be charged a late charge of \$30 or 5% of the applicable monthly payment, whichever is greater.**Prepayment.** If I pay this loan early in part or in full, I will not have to pay a penalty.**Other Terms.** I should read the remainder of this Note for additional information on nonpayment, default, any required repayment in full before the scheduled maturity date, and prepayment rebates and penalties.

\* (e) means an estimate

**Itemization of Amount Financed**

<b>Total Amount paid to Beam Financing Technology, Inc. for distribution to Solar Company on my behalf:</b>	<b>\$45,000.00</b>
<b>Total Amount Financed:</b>	<b>\$45,000.00</b>

**Promise to pay.** I ("Borrower(s)"), jointly and severally, promise to pay to the order of EnerBank USA ("Lender") (which term shall include any subsequent holder of this Note) the Principal Amount reflected above, together with interest on the unpaid Principal Amount until all amounts due are paid in full, in accordance with the terms and conditions set forth in this Consumer Promissory Note & Disclosure Statement and Security Agreement ("Note"). In this Consumer Note & Disclosure Statement (this "Note"), the words "I", "my", "me", "we" and "debtor" refer to Borrower(s) identified above; and, the words "you" and "your" refer to Lender identified above or, upon assignment of this Note, Lender's assignee.

**THIS LOAN ALLOWS ME TO LOWER MY MONTHLY PAYMENTS IF I PREPAY A PORTION OF MY LOAN BALANCE DURING THE FIRST THREE YEARS (SEE "PAYMENTS" SECTION FOR DETAILS).**

**EXHIBIT A**